

Delta Dental PPOSM

For groups with 10 to 49 enrolled employees

Plan Year 2017

Rates — New Jersey

Monthly rates valid for effective dates of January 1, 2017 through December 1, 2017. **Rate guarantee:** One year for groups enrolling on or before December 1, 2017. Rates are guaranteed from the effective date. Monthly rates are based on the location of the group's headquarters.

PPO ¹ Plans — 50% to 100% Employer Contribution						
NJ Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union						
Level 1						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$18.40	\$25.14	\$37.96	\$37.96	\$32.26	\$32.26
Employee & 1 Dependent	\$35.32	\$48.26	\$72.89	\$77.74	\$61.93	\$66.78
Employee & Family	\$60.01	\$82.00	\$123.85	\$131.38	\$105.23	\$112.75
Level 2						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$21.26	\$29.05	\$43.87	\$43.87	\$37.27	\$37.27
Employee & 1 Dependent	\$40.82	\$55.77	\$84.23	\$89.83	\$71.56	\$77.17
Employee & Family	\$69.35	\$94.76	\$143.11	\$151.81	\$121.59	\$130.29
NJ Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren						
Level 1						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$19.96	\$27.27	\$41.19	\$41.19	\$35.00	\$35.00
Employee & 1 Dependent	\$38.32	\$52.37	\$79.09	\$84.35	\$67.20	\$72.46
Employee & Family	\$65.12	\$88.97	\$134.38	\$142.54	\$114.17	\$122.34
Level 2						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$23.07	\$31.52	\$47.60	\$47.60	\$40.44	\$40.44
Employee & 1 Dependent	\$44.29	\$60.51	\$91.39	\$97.47	\$77.65	\$83.73
Employee & Family	\$75.24	\$102.81	\$155.28	\$164.72	\$131.93	\$141.37

Participation requirements (unless covered elsewhere):

- If employer contributes 100% for employee, all eligible employees must enroll. If employer contributes 100% for dependents, all eligible dependents must enroll.
- 50 -99% (Employer-Paid) — at least 75% of eligible employees or 10 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.

¹ Reimbursement for all dentists is based on the PPO contracted fee.

PPO Plus Premier² Plans— 50% to 100% Employer Contribution

Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union

Level 1						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO + Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$23.00	\$31.01	\$46.84	\$46.84	\$41.58	\$41.58
Employee & 1 Dependent	\$44.17	\$59.54	\$89.92	\$94.77	\$79.83	\$84.68
Employee & Family	\$75.05	\$101.17	\$152.79	\$160.31	\$135.64	\$143.17
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$26.58	\$35.84	\$54.12	\$54.12	\$48.05	\$48.05
Employee & 1 Dependent	\$51.04	\$68.81	\$103.91	\$109.51	\$92.25	\$97.86
Employee & Family	\$86.72	\$116.91	\$176.55	\$185.25	\$156.74	\$165.44

Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren

Level 1						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$24.96	\$33.65	\$50.82	\$50.82	\$45.11	\$45.11
Employee & 1 Dependent	\$47.92	\$64.61	\$97.57	\$102.83	\$86.62	\$91.88
Employee & Family	\$81.43	\$109.77	\$165.77	\$173.94	\$147.17	\$155.34
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$28.84	\$38.88	\$58.72	\$58.72	\$52.13	\$52.13
Employee & 1 Dependent	\$55.38	\$74.66	\$112.75	\$118.83	\$100.10	\$106.17
Employee & Family	\$94.09	\$126.85	\$191.56	\$201.00	\$170.07	\$179.50

Participation requirements (unless covered elsewhere):

- If employer contributes 100% for employee, all eligible employees must enroll. If employer contributes 100% for dependents, all eligible dependents must enroll.
- 50 -99% (Employer-Paid) — at least 75% of eligible employees or 10 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.

²Reimbursement is based on PPO contracted fee for PPO dentists, Premier contracted fee for Premier dentists and the plan contract allowance for non-Delta Dental dentists.

PPO¹ and PPO plus Premier² Voluntary Plans — 0% to 49% Employer Paid

Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union

Level 1				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$30.10	\$45.95	\$38.80	\$59.23
Employee & 1 Dependent	\$57.79	\$88.22	\$74.50	\$113.72
Employee & Family	\$98.19	\$149.90	\$126.58	\$193.21
Level 2				
Plans	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$34.78	\$53.10	\$44.84	\$68.44
Employee & 1 Dependent	\$66.78	\$101.95	\$86.09	\$131.41
Employee & Family	\$113.46	\$173.22	\$146.27	\$223.27

Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren

Level 1				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$32.66	\$49.86	\$42.10	\$64.26
Employee & 1 Dependent	\$62.70	\$95.72	\$80.84	\$123.38
Employee & Family	\$106.53	\$162.64	\$137.35	\$209.64
Level 2				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$37.74	\$57.61	\$48.65	\$74.26
Employee & 1 Dependent	\$72.45	\$110.61	\$93.41	\$142.58
Employee & Family	\$123.11	\$187.94	\$158.71	\$242.25

Participation requirements (unless covered elsewhere):

- 100% of the cost for eligible employees and/or dependents, all eligible employees and/or eligible dependents must enroll.
- 0-49% (Voluntary) — at least 50% of all eligible employees or 10 primary enrollees, whichever is greater, must enroll.

¹ Reimbursement for all dentists is based on the PPO contracted fee.

² Reimbursement is based on PPO contracted fee for PPO dentists, Premier contracted fee for Premier dentists and the plan contract allowance for non-Delta Dental dentists.

This information is intended for use in conjunction with the Delta Dental Small Business Program marketing brochure. Please refer to the brochure for plan design information, summary of limitations and exclusions, and underwriting guidelines.

Eligible/Ineligible Industries

Most businesses qualify for Level One rates. However, please consult the following listing to determine if your business qualifies for Level One or Level Two rates:

Eligible Industries¹

Level 1	SIC code
Advertising (except Misc. not classified #7319)	7311-7313
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999
Auto Rental Agencies	7513-7519
Automobile Parking Services	7521
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Community Service Organizations/ Social Services	8300-8499
Computer Programming & Related Services	7371-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338
Disinfecting & Pest Control Services	7342
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Reupholstery	7641
Government-Funded Groups	8300-8499
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-2699
Manufacturing (Chemicals, Allied and Other Products)	2810-3999
Mining, Oil and Gas Extraction	1000-1499
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Museum Art Galleries & Gardens	8412, 8422
News Syndicates	7384, 7383
Photofinishing Labs	7384
Printing & Publishing	2700-2799
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Transportation	4000-4799
Security Systems, Detectives, and Armored Cars	7381-7382
Utilities	4900-4999
Wholesale Trade	5000-5199

Level 2

	SIC code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Auto Dealerships	5511-5599
Churches (Management and Administrative staff only)	8661
Engineering & Management Services	8711-8748
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Jewelry Manufacturing	3911-3915
Legal	8100-8199
Management Carve-out (regardless of industry)	9999
Medical Groups	8000-8059 & 8082-8099
Photographic Studios	7221
Private Schools (Elementary & High School)	8200-8299
Real Estate	6500-6799
Restaurants	5800-5899
Tax Return Preparation Services/Misc.	
Personal Services	7291-7299
Watch, Clock & Jewelry Repair	7631

Ineligible Industries

	SIC code
Associations and Trusts ² (except #8661)	8600-8699
Beauty & Barber Shops	7231-7241
Dentist offices, Dental Labs and Employment Agencies	7361-7363
High Turnover ³	Varies
International Affairs	9721
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Private Households	8811
Public Schools (Elementary & High School)	8200-8299
Public Administration (Cities, Counties, Police, etc)	9000-9720, 9722-9998
Religious Organization (except Churches #8661)	No SIC
Seasonal Employees (Christmas/Part-time help)	No SIC
Seasonal Employees (Agriculture)	0761-0783

Voluntary PPO Eligible Industries

All

¹ SIC rate level cannot change for renewing business.

² Management and the Administrative staff of Associations and Trusts are eligible under Level two. Use SIC Code 9999.

³ A business has high turnover if 20% or more of the average number of its employees during the past 12 months were newly hired for reasons other than the growth of the business.